

The Nainital Bank Ltd Merchant Mobile Banking App Privacy Policy

Summary

'Nainital Bank Merchant Mobile Banking App' is a Merchant Mobile banking application of The Nainital Bank Ltd. By downloading this app, you agree to terms and conditions of this Privacy Policy given by the application. We will not be able to on-board you in case you are not in agreement with the terms and conditions. By mere use of 'Nainital Bank Merchant Mobile Banking App', you expressly consent to our use and disclosure of your personal information in accordance with the Privacy Policy. This Privacy Policy is incorporated into and subject to terms and conditions.

Applicability/who is covered under this policy: This Policy is applicable to all natural persons, whose personal information is either collected/ received/ possessed/ stored/ dealt in/ handled by Bank/users of the Merchant Mobile Banking Application and provide information to the Bank through the Mobile Application, are covered under this Policy.

Bank's Commitment: The Nainital Bank Limited undertakes not to disclose the information provided by the customers to any person, unless such action is necessary to:

1. Conform to legal requirements or comply with legal process.
2. Protect and defend The Nainital Bank Limited's rights, interests or property.
3. Enforce the terms and conditions of the products or services.
4. Act to protect the interests of The Nainital Bank Limited or its members, or of other persons.

The Nainital Bank Limited endeavors to safeguard and ensure the security of the information provided by the customer.

The information, material, advices, suggestions, illustrations, notifications, circulars etc. are collectively stated the content in the application. If the said content contains any mistakes, omissions, inaccuracies and typographical errors, etc. The Nainital Bank Limited assumes no responsibility thereof.

The Nainital Bank Limited makes no warranty or representation regarding any content provided through this website and disclaims its liability in respect thereof. Any action on customer part based on the said content is at customer own risk and responsibility. The Nainital Bank Limited reserves its right to correct any part of the said content at any time as and when required at its sole discretion. The content of this website shall not be displayed or printed in any form in part or whole without the prior written approval of The Nainital Bank Limited.

The Nainital Bank Limited may become privacy to the personal information of its customers, including information that is of a confidential nature. The Nainital Bank Limited is strongly committed to protecting the privacy of its customers and has taken all reasonable measures to protect the confidentiality of the customer information and its transmission through the world-wide web and it shall not be held liable in any manner for disclosure of the confidential information in accordance with this Privacy Commitment or in terms of the agreements, if any, with the customers or by reasons beyond its control.

Responsibility of the customer: The customer would be required to cooperate with The Nainital Bank Limited to ensure the security of the information, and it is recommended that the customers choose their password carefully such that no unauthorized access is made by a third party. The customers should not disclose their password to anyone or keep any written or other record of the password such that a third party could access it.

The application is classified strictly as a non-financial digital tool designed exclusively for monitoring of daily / monthly transactions, and or viewing history transactions, the application provides secure, allowing users to dynamically generate static and dynamic Quick Response (QR) codes.

Sharing of personal information: We may disclose personal information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal processes. We may disclose personal information to law enforcement offices upon such requests, third party rights owners or others in the good faith belief that such disclosure is reasonable necessary to:

- Enforce our Terms or Privacy Policy
- Respond to claims that an advertisement, posting or other content violates the rights of a third party
- To protect the rights, property or personal safety of our users or the general public.

Legal action: The User's Personal Data may be used for legal purposes by the bank, in Court or in the stages leading to possible legal action arising from improper use of this application or the related services. The User is aware of the fact that the Data Controller may be required to reveal personal data upon request of public authorities.

Additional information about User's Personal Data: In addition to the information contained in this privacy policy, this Application may provide the User with additional information concerning particular services or the collection and processing of Personal Data upon request.

Information not contained in this policy: More details concerning the collection or processing of Personal Data may be requested from the bank at any time. Please see the contact information at the beginning of this document.

Changes to this privacy policy: The bank reserves the right to make changes to this privacy policy at any time by giving notice to its Users on this page. It is strongly recommended to check this page often, referring to the date of the last modification listed at the bottom.

Definitions and legal references

Personal Data (or Data): Any information regarding a natural person, a legal person, an institution or an association, which is, or can be, identified, even indirectly, by reference to any other information, including a personal identification number.

Usage Data: Information collected automatically from this Application (or third party services employed in this Application), which can include: the mobile number and SIM serial number of the Users who use this Application, the method utilized to submit the request to the server, the size of the file received in response, the numerical code indicating the status of the server's answer (successful outcome, error, etc.), the features of the browser and the operating system utilized by the User, the various time details per visit (e.g., the time spent on each page within the Application) and the details about the path followed within the Application with special reference to the sequence of pages visited, and other parameters about the device operating system and/or the User's IT environment.

User: The individual (registered customer) using this Application, which must coincide with or be authorized by the bank Subject, to whom the Personal Data refer.

Data Subject: The legal or natural person to whom the Personal Data refers to Data Processor (or Data Supervisor) The natural person, legal person, public administration or any other body, association or organization authorized by the bank to process the Personal Data in compliance with this privacy policy.

Bank (or Owner): The Nainital Bank Ltd is the Owner of this Application.

This Application: The hardware or software tool by which the Personal Data of the User is collected.

Cookie: Cookies are files with a small amount of data that are commonly used as anonymous unique identifiers. These are sent to your browser from the websites that you visit and are stored on your device's internal memory.

This service does not use these “cookies” explicitly. However, the app may use third party code and libraries that use “cookies” to collect information and improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device. If you choose to refuse our cookies, you may not be able to use some portions of this Service.